



\$26,000 per Employee Stimulus Program

#1 System to increase and secure Client cash flow and net worth

We have helped over 300 Clients Qualify & Maximize their ERTC Stimulus
Over 50% of our Clients have already received their Stimulus Refund



You Qualify for ERTC if ...

- 1) If you received PPP, you are now eligible for ERTC.
- 2) If you had a partial or full suspension by a Government mandate such as *social distancing*.
- 3) Decline in Revenue of 20% or more in any quarter of 2021 vs the corresponding quarter of 2019.
- 4) Decline in Revenue of 50% or more in any quarter of 2020 vs the corresponding quarter of 2019.

Sept 30th 2023 is the Tax Refund Deadline

CPA ERTC.com



- Most clients use their ERTC refund to deposit into the checking account we offer that is better than any bank checking account.
- We also offer the best financing for life insurance with far better benefits than traditional financial products and greater flexibility. See Video 2 below. (C)

A

Calculator

Know your ERTC Tax Refund in 90 seconds
(91 % accurate)

B

Video 1

How You Get the Most Value in ERTC
(5 min)

C

Video 2

Best ROI for Cash Flow & Creating Wealth

D

Intake Form

Apply online

FAQ

Answers

Howard Francis, CEO CPAERTC.com howard@CPAERTC.com (650) 449-6888

Choose a Checking Account



Bank Checking Account versus Ours

5 Advantages our "Checking Account" has over a Bank's Checking Account

		Bank Checking Account	Our Checking Account
1	Rates of Return	< 1% simple	5% Compound and it increases
2	Institutional Solvency	Good	Better
3	Creditor Protection	None	100% protected in states like FL & TX. We can show you the state statute (law) & creditor protections in all 50 states
4	Better Expected returns than a Mutual Fund	No	YES and without Risk of Loss
5	Helps qualify you for additional credit or loans	No since a loan from Bank A lessens chance of getting a loan from Bank B	Most loans are not reported to the credit bureaus

Real Estate Investor Case

- ✓ One time Deposit of \$ 393,000 and withdraws \$24.5 million (62X more) in 34 years.
- ✓ Account Value grows to \$8 Million after funds are withdrawn as per the schedule below:

Withdrawal Schedule

- 1) \$200,000 annually for 12 years
- 2) \$350,000 annually for 3 years
- 3) \$1.3 million annually for 8 years
- 4) \$2.4 million annually for 3 years

Qualitative Benefits

FLS is the Safest way to:

- 1) Improve Cash Flow and Net Worth
- 2) Reduce Market Risk
- 3) Quickly FUND opportunities
- 4) Increase business value by millions



The Smartest Way To Buy Life Insurance

Premium Financing vs Our Financing



Risks and Considerations which Apply to Premium Financing of Life Insurance that Do Not Apply to Flex Leverage System

9 Advantages our FLS has over Premium Financing of Life Insurance

	Features	Premium Financing	Our Financing
1	Client Net worth	Min \$5 million (\$10 million recommended to minimize risk)	\$ 1 million
2	Collateral	Personal Illiquid Assets	Only the Life Insurance Cash Value
3	Checkbook access	Not Applicable	Checkbook access
4	When Loan Interest rates Increase	Clients may have to increase collateral.	The only collateral is the Policy itself
5	Debt	Negative Policy equity typically for 10 to 12 years or more.	Debt Neutral: Equity always exceeds debt in the policy.
6	Rate of Return	Expected returns are higher than non financed insurance policies.	Expected Returns are typically 2X greater than any premium financing we are aware of.
7	Can Capacity Limits be Increased ?	Limited to personal capacity	Insurance capacity can often be increased through relationships outside your immediate family.
8	Business within a Business	No	Some of our highest and best expected returns are available to business owners. When selling a business FLS offers many intriguing applications to increase wealth and benefit the buyer and employees.
9	Returns BETTER than a Mutual Fund	No	YES, and with No Risk of Loss

1. Our minimum required net worth is \$1 million versus \$5 to \$10 million for premium financing.
2. We do not lean either your business assets or personal assets whereas the competition does.
3. We offer checkbook access from year 2 onwards, they do not.
4. With Premium Financing you are underwater for 10 to 12 years, we are Debt Neutral from Year 1.